

Staying Safe Requires Some Common Sense

Everyone likes getting gift cards, especially criminals.

There are things that make gift cards attractive to crooks. The biggest thing is that they are anonymous. Once purchased, any connection to the purchaser is gone. If you fall victim to an old fashioned crime like having your wallet stolen, expect, within minutes, to learn that your stolen credit cards have been used to purchase gift cards. You can cancel your credit cards but gift cards are something else entirely.

When someone, anyone, demands you pay a debt using gift cards, it's a scam.

If you're pressured to act quickly, it's a scam.

When the IRS phones you and demands payment using gift cards, it's not them.

When the police call to make you pay your parking tickets with a gift card, it's not them.

Clearly, **NO LEGITIMATE BUSINESS OR AGENCY WILL SOLICIT GIFT CARDS AS PAYMENT.** And none will contact you via email, text or phone to demand payment in this way.

Never provide your gift card number and pin to anyone you don't know. Once those numbers are gone, so is your money.

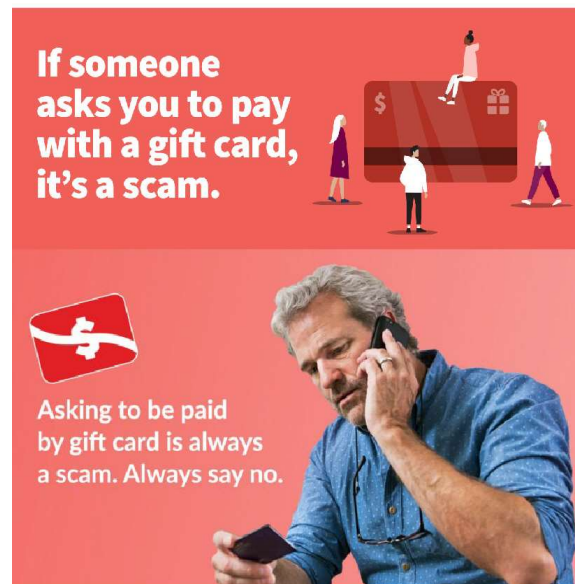
Oh, these folks are clever and will sound convincing. Sometimes you've won a prize. But there's a fee involved. Maybe a package has been delayed. It just needs a small fee to make everything right.

Criminals come in all stripes (pun?). Some want your credit card information which is why phishing is successful. Others with different skill sets want gift cards or other anonymous payments. In the dark corners of the WEB, gift card numbers and credit card information is for sale. Crooks crave anonymity so gift cards are ideal. Western

Union is also popular for anonymous criminal payments and all of these creeps love Bitcoin.

More detailed information regarding gift card scams can be found here.

<https://us.norton.com/blog/online-scams/types-of-gift-card-scams>



Another tip.

If you decide that using online financial tools is just too much and you feel writing checks is safer, well... **Check Washing**, an old fashioned low tech scheme that steals a valid paper check, washes the info. off and inserts new info. is again on the rise. Valid check, new recipient, new value. Oh boy. But you can make this much harder by simply filling out your check using a liquid gel pen. The Dollar store has them at \$1.25 for four. Washing now becomes nearly impossible. Also, mailing your check inside the post office makes it harder for the bad guys to get hold of your check in the first place.

It's a jungle out there. Fight back! Be suspicious. And **DON'T TALK TO STRANGERS!**

Any Comments, clarifications or questions should be directed to the author at jgf6217@gmail.com.

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